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IN THE UNITED STATES COURT FOR THE DISTRICT OF UTAH  
CENTRAL DIVISION

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KENNETH L. GRAY,

Plaintiff,

vs.

HOUSEHOLD FINANCIAL  
CORPORATION and EXPERIAN, INC.,

Defendants.

ORDER ADOPTING MAGISTRATE  
JUDGE WELLS' REPORT AND  
RECOMMENDATION AND  
GRANTING SUMMARY  
JUDGMENT TO DEFENDANTS

Case No. 2:04-CV-502 PGC

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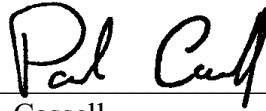
Having reviewed the Report and Recommendation filed by Magistrate Judge Wells on December 12, 2005, and also having reviewed the Objections to the Report and Recommendation filed by plaintiff Kenneth L. Gray on December 11, 2005, the court hereby DENIES the objections filed by Mr. Gray(#76). The court adopts the Report and Recommendation filed by Magistrate Judge Wells, and GRANTS summary judgment in favor of defendants Household Financial Corporation and Experian, Inc (#42).

Mr. Gray's motion for partial summary judgment is DENIED (#32), and all remaining motions are DEEMED MOOT (#34, 57, 65, and 68).

The Clerk's Office is directed to close the case.

DATED this 3rd day of January, 2006.

BY THE COURT:

A handwritten signature in black ink, appearing to read "Paul Cassell", written over a horizontal line.

Paul G. Cassell  
United States District Judge